

<p>1</p> <p>Dir: N Vul: None</p> <p>♠ AQ10 ♥ 106543 ♦ AQ1092 ♣ AQ1092</p> <p>♠ J9764 ♥ J7542 ♦ Q8 ♣ 8</p> <p>♠ KQ102 ♥ 3 ♦ KJ ♣ J76543</p> <p>♠ A853 ♥ K986 ♦ A972 ♣ K</p> <p>12 4 10 14</p> <p>♠ 2 6 3 - 3 ♥ 2 6 3 - 3 ♦ - - - - - ♣ - - - - -</p>	<p>2</p> <p>Dir: E Vul: N-S</p> <p>♠ 1064 ♥ 9 ♦ 752 ♣ KJ8432</p> <p>♠ K9875 ♥ KJ1083 ♦ K3 ♣ 5</p> <p>♠ AQJ ♥ AQ2 ♦ A1086 ♣ AQ10</p> <p>♠ 32 ♥ 7654 ♦ QJ94 ♣ 976</p> <p>4 10 23 3</p> <p>♠ 4 - - - - ♥ - - - - - ♦ - 5 7 7 7 ♣ - 5 7 7 7</p>	<p>3</p> <p>Dir: S Vul: E-W</p> <p>♠ 5 ♥ AK754 ♦ 10752 ♣ J82</p> <p>♠ K987 ♥ 962 ♦ J843 ♣ 75</p> <p>♠ AJ1032 ♥ Q8 ♦ AKQ ♣ 1064</p> <p>♠ Q64 ♥ J103 ♦ 96 ♣ AKQ93</p> <p>8 4 16 12</p> <p>♠ 3 - 3 - - ♥ 3 - 3 - - ♦ - 1 - 3 - - ♣ - 1 - 3 - -</p>
<p>4</p> <p>Dir: W Vul: Both</p> <p>♠ 106 ♥ KQ104 ♦ J ♣ Q108653</p> <p>♠ K32 ♥ J532 ♦ K96 ♣ AK7</p> <p>♠ AJ4 ♥ 98 ♦ AQ543 ♣ J92</p> <p>♠ Q9875 ♥ A76 ♦ 10872 ♣ 4</p> <p>8 14 12 6</p> <p>♠ - - - - - ♥ - - - - - ♦ 3 1 1 3 ♣ - 3 1 1 3</p>	<p>5</p> <p>Dir: N Vul: N-S</p> <p>♠ K865 ♥ 2 ♦ AK98 ♣ K863</p> <p>♠ 73 ♥ AKJ1096 ♦ 104 ♣ AJ10</p> <p>♠ Q42 ♥ 853 ♦ QJ3 ♣ 9752</p> <p>♠ AJ109 ♥ Q74 ♦ 7652 ♣ Q4</p> <p>13 13 5 9</p> <p>♠ 1 4 - 4 - ♥ 2 4 - 4 1 ♦ - - 1 - - ♣ - - 1 - -</p>	<p>6</p> <p>Dir: E Vul: E-W</p> <p>♠ KJ85 ♥ 43 ♦ A872 ♣ AQ4</p> <p>♠ 7 ♥ KQ86 ♦ KJ106 ♣ 9876</p> <p>♠ Q94 ♥ AJ105 ♦ Q54 ♣ J53</p> <p>♠ A10632 ♥ 972 ♦ 93 ♣ K102</p> <p>14 9 10 7</p> <p>♠ 1 1 - 4 3 ♥ 1 1 - 4 3 ♦ - - 2 - - ♣ - - 2 - -</p>
<p>7</p> <p>Dir: S Vul: Both</p> <p>♠ 1095 ♥ KJ10 ♦ K743 ♣ 1098</p> <p>♠ K7 ♥ Q94 ♦ 1098 ♣ AKJ54</p> <p>♠ Q2 ♥ 87532 ♦ AQ52 ♣ Q7</p> <p>♠ AJ8643 ♥ A6 ♦ J6 ♣ 632</p> <p>7 13 10 10</p> <p>♠ - - - 1 - ♥ - - - 1 - ♦ E 3 2 3 - 2 ♣ W 2 2 2 - 2</p>	<p>8</p> <p>Dir: W Vul: None</p> <p>♠ AQ975 ♥ J43 ♦ 854 ♣ 97</p> <p>♠ KJ ♥ K876 ♦ KJ7 ♣ K1086</p> <p>♠ 1086432 ♥ A10 ♦ Q106 ♣ Q5</p> <p>♠ Q952 ♥ A932 ♦ AJ432</p> <p>7 14 8 11</p> <p>♠ - - - - - ♥ - - - - - ♦ E 1 1 1 3 1 ♣ W 1 1 1 2 1</p>	<p>9</p> <p>Dir: N Vul: E-W</p> <p>♠ 742 ♥ 96 ♦ AK8764 ♣ 104</p> <p>♠ AKJ9 ♥ A7 ♦ Q53 ♣ KQ62</p> <p>♠ Q ♥ Q108543 ♦ J109 ♣ A83</p> <p>♠ 108653 ♥ KJ2 ♦ 2 ♣ J975</p> <p>7 19 9 5</p> <p>♠ - - - - - ♥ - - - - - ♦ E 3 1 3 - 4 ♣ W 3 1 3 - 4</p>
<p>10</p> <p>Dir: E Vul: Both</p> <p>♠ KJ86 ♥ J632 ♦ J652 ♣ 7</p> <p>♠ Q1074 ♥ AQ75 ♦ KQ98 ♣ 6</p> <p>♠ A5 ♥ 1084 ♦ 1074 ♣ KQJ82</p> <p>♠ 932 ♥ K9 ♦ A3 ♣ A109543</p> <p>6 13 10 11</p> <p>♠ - - - 1 - ♥ - - - 1 - ♦ E 1 1 1 - 1 ♣ W 1 1 1 - 1</p>	<p>11</p> <p>Dir: S Vul: None</p> <p>♠ 764 ♥ K53 ♦ K987 ♣ K103</p> <p>♠ AK32 ♥ J1092 ♦ AQ10 ♣ QJ</p> <p>♠ QJ8 ♥ 64 ♦ 543 ♣ 98742</p> <p>♠ 1095 ♥ AQ87 ♦ J62 ♣ A65</p> <p>9 17 3 11</p> <p>♠ - 2 1 - 1 ♥ - 2 1 - 1 ♦ E 1 - - - - ♣ W 1 - - - -</p>	<p>12</p> <p>Dir: W Vul: N-S</p> <p>♠ K94 ♥ 106 ♦ A8763 ♣ Q93</p> <p>♠ QJ ♥ AKQJ53 ♦ QJ ♣ AK6</p> <p>♠ A876 ♥ 8 ♦ 10954 ♣ 10742</p> <p>♠ 10532 ♥ 9742 ♦ K2 ♣ J85</p> <p>9 23 4 4</p> <p>♠ - - - - - ♥ - - - - - ♦ E 3 3 4 2 4 ♣ W 3 3 4 2 4</p>
<p>13</p> <p>Dir: N Vul: Both</p> <p>♠ Q94 ♥ J742 ♦ K742 ♣ 98</p> <p>♠ K1087652 ♥ 1063 ♦ 5 ♣ 76</p> <p>♠ 3 ♥ Q85 ♦ A963 ♣ AKJ32</p> <p>♠ AJ ♥ AK9 ♦ QJ108 ♣ Q1054</p> <p>6 3 14 17</p> <p>♠ - 2 1 - 2 ♥ - 2 1 - 2 ♦ E - - 2 - - ♣ W - - 2 - -</p>	<p>14</p> <p>Dir: E Vul: None</p> <p>♠ K5 ♥ 8752 ♦ K92 ♣ AJ53</p> <p>♠ A10984 ♥ AKJ93 ♦ J5 ♣ K</p> <p>♠ QJ3 ♥ Q ♦ 863 ♣ Q109742</p> <p>♠ 762 ♥ 1064 ♦ AQ1074 ♣ 86</p> <p>11 16 7 6</p> <p>♠ - 1 - - 1 ♥ - 1 - - 1 ♦ E 2 - 3 3 - ♣ W 2 - 3 3 -</p>	<p>15</p> <p>Dir: S Vul: N-S</p> <p>♠ 105432 ♥ 98 ♦ AQ43 ♣ J6</p> <p>♠ A7 ♥ K1065 ♦ 1096 ♣ AQ85</p> <p>♠ QJ6 ♥ 743 ♦ K852 ♣ K93</p> <p>♠ K98 ♥ AQJ2 ♦ J7 ♣ 10742</p> <p>7 13 9 11</p> <p>♠ - - - - - ♥ - - - - - ♦ E 3 2 3 - 3 ♣ W 2 2 3 - 2</p>
<p>16</p> <p>Dir: W Vul: E-W</p> <p>♠ QJ102 ♥ KJ1075 ♦ 62 ♣ J10</p> <p>♠ 65 ♥ 84 ♦ AQ43 ♣ 97643</p> <p>♠ 9873 ♥ AQ3 ♦ 1085 ♣ KQ2</p> <p>♠ AK4 ♥ 962 ♦ KJ97 ♣ A85</p> <p>8 6 11 15</p> <p>♠ - - 2 1 - ♥ - - 2 1 - ♦ E 2 1 - - 2 ♣ W 2 1 - - 2</p>	<p>17</p> <p>Dir: N Vul: None</p> <p>♠ 106 ♥ J98 ♦ K1052 ♣ AQ87</p> <p>♠ J754 ♥ AQ64 ♦ J7 ♣ J102</p> <p>♠ 83 ♥ K1073 ♦ AQ9643 ♣ 3</p> <p>♠ AKQ92 ♥ 52 ♦ 8 ♣ K9654</p> <p>10 9 9 12</p> <p>♠ 4 - - 3 - ♥ 4 - - 3 - ♦ E - 3 4 - - ♣ W - 3 4 - -</p>	<p>18</p> <p>Dir: E Vul: N-S</p> <p>♠ A1092 ♥ A84 ♦ QJ52 ♣ J7</p> <p>♠ J74 ♥ K62 ♦ A874 ♣ AQ8</p> <p>♠ K863 ♥ 109753 ♦ 6 ♣ K103</p> <p>♠ Q5 ♥ QJ ♦ K1093 ♣ 96542</p> <p>12 14 6 8</p> <p>♠ 1 2 - - - ♥ 1 2 - - - ♦ E - - 2 1 - ♣ W - - 2 1 -</p>

<p>19</p> <p>♠ 86 ♥ KQ105 ♦ J1032 ♣ A72</p> <p>♠ AJ942 ♥ AJ943 ♦ 95 ♣ 3</p> <p>♠ KQ73 ♥ 8 ♦ 84 ♣ 1098654</p> <p>10 10 5 15</p> <p>♠ 105 ♥ 762 ♦ AKQ76 ♣ KQJ</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	2	2	-	1	S	-	2	2	-	1	E	1	-	-	4	-	W	1	-	-	4	-	<p>20</p> <p>♠ 102 ♥ J7 ♦ 98762 ♣ J964</p> <p>♠ J983 ♥ 1065 ♦ Q53 ♣ AQ8</p> <p>♠ K6 ♥ AK942 ♦ KJ10 ♣ K75</p> <p>♠ AQ754 ♥ Q83 ♦ A4 ♣ 1032</p> <p>2 9 17 12</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>4</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>3</td><td>2</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	2	2	4	2	3	W	2	2	3	2	3	<p>21</p> <p>♠ Q1054 ♥ J64 ♦ Q10862 ♣ J</p> <p>♠ K7 ♥ 10953 ♦ A97 ♣ 9865</p> <p>♠ J9 ♥ A82 ♦ 53 ♣ AKQ1074</p> <p>♠ A8632 ♥ KQ7 ♦ KJ4 ♣ 32</p> <p>6 7 14 13</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>2</td><td>-</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	-	3	-	3	-	S	-	3	-	3	-	E	3	-	2	-	2	W	3	-	2	-	2
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	N	S	E	W																																																																																			
Avg HCP	9.18	9.96	9.89	10.97																																																																																			
Bal-anced	12	17	15	13																																																																																			
Voids/Singles*	2/ 9	1/ 6	1/ 9	1/ 9																																																																																			
Suit with 7+	1	0	0	1																																																																																			